

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSHUA LEE PORTER
BRANDI KAY PORTER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10512 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/25/2016 and confirmed on 7/20/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|--------|------------------|
| Total Receipts | | 46,894.00 |
| Less Refunds to Debtor | 405.01 | |
| TOTAL AMOUNT OF PLAN FUND | | 46,488.99 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,500.00 | |
| Trustee Fee | 2,298.38 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 5,798.38 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | PNC BANK NA Acct: 6858 | 0.00 | 23,217.23 | 0.00 | 23,217.23 |
| | PNC BANK NA Acct: 6858 | 277.87 | 277.87 | 0.00 | 277.87 |
| | PRA RECEIVABLES MANAGEMENT LLC - , Acct: 5939 | 15,736.38 | 15,736.38 | 1,459.13 | 17,195.51 |
| | | | | | 40,690.61 |

| | | | | | |
|----------|--------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | DANIEL P FOSTER ESQ** Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | JOSHUA LEE PORTER Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | JOSHUA LEE PORTER Acct: | 405.01 | 405.01 | 0.00 | 0.00 |
| | FOSTER LAW OFFICES** Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | DANIEL P FOSTER ESQ** Acct: | 3,500.00 | 3,500.00 | 0.00 | 0.00 |

*** N O N E ***

| | | | | | |
|-----------|---|----------|------|------|------|
| Unsecured | | | | | |
| | MIDLAND FUNDING LLC Acct: 9337 | 1,828.19 | 0.00 | 0.00 | 0.00 |
| | ADAGIO HEALTH++ Acct: 5616 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BUREAU ACCOUNT MANAGEMENT Acct: 1070 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BUREAU ACCOUNT MANAGEMENT Acct: 1071 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BUREAU ACCOUNT MANAGEMENT Acct: 1069 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CITIBANK NA(*)++ Acct: 3467 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CLEVELAND CLINIC | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 5384 | | | | |
| | CONVERGENT HEALTHCARE RECOVERIE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2438 | | | | |
| | CREDIT MANAGEMENT CO | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 5990 | | | | |
| | FRANKLIN OIL REGION CREDIT UNION | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6810 | | | | |
| | HARTLE DENTAL LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0200 | | | | |
| | IC SYSTEM INC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3001 | | | | |
| | PNC BANK NA | 9,488.35 | 0.00 | 0.00 | 0.00 |
| | Acct: 5843 | | | | |
| | REVENUE GROUP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4332 | | | | |
| | UPMC HEALTH SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | UPP-UNIVERSITY OF PITTSBURGH PHYS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | VENANGO DIAGNOSTIC IMAGING++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0151 | | | | |
| | ERA MED LLC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LEHRIAN AND PALO ORAL SURGERY | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SENECA MEDICAL CENTER | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | UPMC NORTHWEST++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | UPMC PHYSCIAN SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |

NONE

TOTAL PAID TO CREDITORS 40,690.61

TOTAL CLAIMED
PRIORITY 0.00
SECURED 16,014.25
UNSECURED 11,316.54

Date: 07/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JOSHUA LEE PORTER
BRANDI KAY PORTER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10512 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Joshua Lee Porter
Brandi Kay Porter
Debtors

Case No. 16-10512-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 28, 2021

User: lmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Joshua Lee Porter, Brandi Kay Porter, 314 Front Street, Franklin, PA 16323-2960 |
| 14247387 | + Adagio Health Dietary Administered Site, PO Box 73088, Cleveland, OH 44193-0002 |
| 14236048 | Bureau Of Account Management, 2607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011 |
| 14247389 | + Convergent Healthcare Recoveries Inc, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229 |
| 14236050 | + Era Med LLC, 1 Earhart Drive, Suite 11, Coatesville, PA 19320-2771 |
| 14247391 | #+ Hartle Dental LLC, Dr. Ryan T Hartle DMD, 415 13th Street, Franklin, PA 16323-1310 |
| 14236052 | + IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378 |
| 14236053 | + Lehrian & Palo Oral Surgery, 100 State Street, Suite B102, Erie, PA 16507-1462 |
| 14236054 | + PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570 |
| 14236057 | + Seneca Medical Center, 181 Park Ave, Franklin, PA 16323-2663 |
| 14247392 | + UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 14247394 | + UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001 |
| 14247395 | Upp - University of Pittsburgh Physician, Quantum One, 2nd Floor, Suite 257, Pittsburgh, PA 15203 |
| 14247396 | + Venango Diagnostic Imaging DBA Advanced, PO Box 6138, Hermitage, PA 16148-0922 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 28 2021 23:18:32 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | Email/PDF: rmscedi@recoverycorp.com | Jul 28 2021 23:18:27 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14246999 | Email/Text: ally@ebn.phinsolutions.com | Jul 28 2021 23:09:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 14236047 | + Email/Text: ally@ebn.phinsolutions.com | Jul 28 2021 23:09:00 | Ally Financial, Po Box 380901, Bloomington, MN 55438-0901 |
| 14236049 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 28 2021 23:18:28 | Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14247388 | + Email/Text: bnc-capio@quantum3group.com | Jul 28 2021 23:09:00 | Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410 |
| 14247390 | + Email/Text: bdsupport@creditmanagementcompany.com | Jul 28 2021 23:10:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 14236051 | + Email/Text: slucas@for-cu.com | Jul 28 2021 23:10:00 | Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343 |
| 14274678 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 28 2021 23:09:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |

District/off: 0315-1

User: lmar

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Date Rcvd: Jul 28, 2021

Form ID: pdf900

Total Noticed: 31

| | | | |
|----------|--|----------------------|--|
| 14290793 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 28 2021 23:09:00 | PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570 |
| 14307307 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 28 2021 23:09:00 | PNC Mortgage, 3232 Newmark Drive, Miamisburh, OH 45342 |
| 14236055 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 28 2021 23:09:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 14737305 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 28 2021 23:18:38 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 14240619 | Email/PDF: rmscedi@recoverycorp.com | Jul 28 2021 23:18:38 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14236056 | + Email/Text: bk@revenuegroup.com | Jul 28 2021 23:10:00 | Revenue Group, Po Box 221278, Beachwood, OH 44122-0996 |
| 14236058 | + Email/PDF: gecsed@recoverycorp.com | Jul 28 2021 23:18:36 | Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14247393 | + Email/Text: BankruptcyNotice@upmc.edu | Jul 28 2021 23:10:00 | UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--------------------------------|
| cr | | PNC Bank, National Association |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Brian Nicholas | on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Debtor Joshua Lee Porter dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Joint Debtor Brandi Kay Porter dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com |
| Joshua I. Goldman | |

District/off: 0315-1

User: lmar

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on behalf of Creditor PNC Bank National Association jgoldman@kmlawgroup.com, angelica.reyes@padgettllawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6